

**Notice of Allowability**

Application No.

09/928,109

Examiner

Alain L. Bashore

Applicant(s)

GOODWIN ET AL.

Art Unit

1762

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 11-22-05.
2. ☒ The allowed claim(s) is/are 1-18, 20-23.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date \_\_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date \_\_\_\_\_
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_

  
ALAIN L. BASHORE  
PRIMARY EXAMINER

## **DETAILED ACTION**

### ***Allowable Subject Matter***

1. Claims 1-23 are allowed. Allowable subject matter requires further review for applications in class 705 before a notice of allowance is mailed to applicant. The time period for review may vary from application to application.

2. The following is an examiner's statement of reasons for allowance:

The present invention includes independent claims 1, 16, 20, 21, 22, and 23. Claim 1 recites a computerized method for trading financial products over a computer network, claim 16 recites a computerized exchange apparatus for trading financial products, wherein the exchange is accessible using a computer network, claim 20 recites a computerized apparatus for trading products; claim 21 recites a computerized method for trading financial products over a computer network; claim 22 recites a computerized method for trading products over a computer network; claim 23 recites a computerized method for trading financial products over a computer network.

Levine is considered the closest prior art. Levine et al discloses a method for trading financial products over a computer network. There is received seller information from a first client where at least some of the seller information comprises due diligence information capable of fulfilling at least a portion of a request for due diligence on a financial product (col 15, lines 6-10).

Levine does not disclose the claimed subject matter in its entirety including:

Claims 1 and 22:

making the due diligence information available over a network to a second client device on behalf of a potential buyer of the financial product;

storing in the database data of whether a potential buyer has obtained the due diligence information;

storing in the database a bid for the financial product from the second client only if the second client has obtained the due diligence information, wherein the bid is data comprising at least an amount offered to purchase the financial product.

Claim 16:

a server programmed to provide a seller of a financial product with a bid on a financial product that was received from a bidder only if the bidder has received due diligence information from a computerized exchange apparatus.

Claim 20:

means for storing a bid on a financial product only if the bidder has received the due diligence information on the financial product from the computerized apparatus.

Claim 21:

making due diligence information available over a network to a second client device on behalf of a potential buyer of a financial product before a bid is entered, said bid being data comprising a least an amount offered to purchase the financial product;

storing in the database a bid for the financial product from the second client if the second client has obtained the due diligence information.

Claim 23:

making the due diligence information available over said network to a second client device on behalf of a potential buyer of the financial product;

storing in the database data relating to whether or not a potential buyer has obtained said due diligence information; and

storing in the database a bid for the financial product from the second client, wherein said bid is data comprising at least an amount offered to purchase said financial product.

For these reasons claims 1, 16, 20, 21, 22, and 23 are deemed to be allowable over the prior art of record, and claims 2-15, 17-18 are allowable by dependency.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### ***Conclusion***


3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Alain L. Bashore whose telephone number is 571-272-6739. The examiner can normally be reached on about 7:30 am to 5:00 pm (Mon. thru Thurs.).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Timothy Meeks can be reached on 571-272-1423. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Regarding all Class 705 applications, the management contact regarding examination is: Vincent Millin (SPE, art unit 3624) at 571-272-6747.

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4. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

  
Alain L. Bashore  
Primary Examiner  
Art Unit 1762